

## Fayette County Summary of Benefits

**Effective Date:** First of the month following 3 months of employment. (Full time employees)  
**Family Status Changes:** You have 30 days from the date of the event make a change to your benefits.  
**Termination of Coverage:** Last day of employment; you no longer meet the eligibility requirements; you fail to pay required contributions; you waive coverage or the Group Contract ceases.

**Health, Wellness, and Prescription Benefits-**Fayette County provides a choice of Health Plan options.

**HMO -** Network;\$15 PCP co-pay; \$25 co-pay specialist; 100% Inpatient Hospital; No Deductible; Unlimited lifetime max.

**POS -** Network;\$15 PCP co-pay; \$25 co-pay specialist; 90% after deductible Inpatient Hospital; No Deductible; \$1,000 out of pocket  
Non-Network;70% after deductible;\$300 deductible; \$2,000,000 lifetime max.; \$3,000 out of pocket

**Pharmacy -** Generic, \$5 co-pay; Preferred Brand, \$25 co-pay; Non-Formulary, \$40 co-pay

Employees who have been employed with the County for 25 consecutive years, have attained the age of 55, are within ten years of medicare eligibility and have made written application for coverage on or before the date active full-time employment ceases may elect to continue this benefit or receive compensation in lieu of receiving the benefit. Refer to the benefit plan description for specifics.

**Reimbursement Benefits for Dental, Vision, Weight Loss and Smoking Cessation-**Expenses incurred for dental treatments performed by a licensed dentist for preventive, basic restorative and major restorative the plan reimburses 80% up to \$1,000 per person in a calendar year. For orthodontia expenses the plan reimburses 50% up to a lifetime maximum of \$1,000. Expenses incurred for vision exams performed by a licensed optometrist or ophthalmologist and for the purchase of eyeglasses or contacts the plan reimburses \$200 in a calendar year. For weight loss treatment program expenses the plan reimburses up to a lifetime maximum of \$100. For smoking cessation expenses the plan reimburses up to a lifetime maximum of \$100. Reimbursement is for out of pocket expenses. All reimbursement plans have no deductibles.

**Basic and Voluntary Life Benefits-**Fayette County provides you with basic life insurance and Accidental Death and Dismemberment in the amount of one times basic annual salary up to a maximum of \$50,000. Covered dependents receive \$2,000. Additional employee voluntary life is available up to a maximum of 5 times annual salary – maximum \$500,000. Additional spouse coverage is available up to maximum of \$250,000, not to exceed **50%** of the employee's coverage. Additional child(ren) coverage is available up to a maximum of \$10,000, not to exceed 10% of employee coverage. Coverage may require medical review.

**Long-Term Disability Benefits-**Your Fayette County Long-Term Disability Plan begins to pay benefits after you've been disabled for 365 days. You are eligible to receive 60% of your basic monthly earnings, not to exceed the maximum monthly benefit of \$5,000. Benefits will be reduced by other income benefits you receive such as Social Security, Worker's Compensation and Government Benefits.

**Employee Assistance Program (EAP)-**Your EAP provides confidential counseling by a professional counselor for marital, family, child behavior, health, financial, alcohol /drug abuse, legal, emotional, stress, grief, spouse abuse, child abuse, or other personal concerns which affect employee job performance.

**Workers' Compensation Benefits-**Workers' Compensation is a benefit program which provides you with certain medical and lost income benefits if you are injured by accident in the performance of your job with Fayette County. It also provides benefits to your dependents if you die as a result of the job-related accident/injury.  
**\*Fayette County pays 100% of the cost for this benefit and is effective immediately upon employment.**

**Social Security/Medicare Benefits-**Your Social Security/Medicare Benefits provide a base retirement income. Up to certain income limitations, you and the County contribute 7.65% of your gross income. Call 1-800-772-1213 for a statement of earnings and benefit estimate. **\*Effective immediately upon employment.**

**Pension Benefits-**Fayette County's minimum defined contribution into your retirement plan is 4% of your base salary. In addition to the basic contribution, the County will also make matching contributions up to an additional 4%. For each percent of salary you contribute into your deferred compensation plan the County will contribute an additional half percent into your pension plan account up to a maximum of 4%. **A deferral increase** may result in meeting the IRS annual contribution limit earlier in the year, which will **disallow potential company matching contributions** later in the year. Several investment options are available and are employee directed. Your normal retirement age is 65; however, you can retire as early as age 55. You are 0% vested less than 4 years of employment, 40% vested after 4 years of employment and 100% vested after 5 years of employment.**\*Effective first of quarter following successful completion of 3 months employment.**

**Deferred Compensation Benefits-**Your Deferred Compensation Plan is an excellent way to supplement your pension and Social Security benefits at retirement. Your contributions to the plan are tax deferred and your savings in the plan grow tax-deferred until you withdraw them at retirement. You can contribute up to \$15,500 or \$20,500 if age 50 or older annually. Several investment options are available. **\*Effective first of quarter following successful completion of 3 months employment.**

**Supplemental Short-Term Disability Benefits-**This is an optional benefit which begins to pay benefits after you've been disabled 45 or 90 calendar days for a maximum period of ten and one half months. You are eligible to receive 60% of your basic weekly salary. Benefits will be reduced by other income benefits such as Social Security, Worker's Compensation and Government Benefits.

**Paid Time Off and Other Benefits-**Fayette County provides a generous time off program. You are eligible for 10 paid holidays. Annual leave that ranges from 6 to 21 days and 12 days sick leave per year with a maximum accrual of 60 (equivalent for Public Safety). There are also provisions for bereavement leave, jury duty, leave of absence and family medical leave. Also, an on-site health fair and on-site training is available. There are also five supplemental insurance plans available to you: Long Term Care, Accident Protection, Sickness, Cancer and a Hospital Income Plan. Finally, as an employee of Fayette County, you can buy Savings Bonds and join the Southern Federal Credit Union.